

**U.S. PATENT APPLICATION**  
**for**  
**PREPARATION OF AN ADVANCED REPORT FOR USE IN**  
**ASSESSING CREDIT WORTHINESS OF BORROWER**

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                     Charles T. MURPHY

**PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING  
CREDIT WORTHINESS OF BORROWER**

**PRIORITY**

[0001] The present application claims the benefit of priority to a U.S. Provisional Patent Application Serial No. 60/418,351 entitled “The 4<sup>th</sup> Repository™ – Preparation of a Quadmerge Report” filed on October 16, 2002, the contents of which are incorporated herein by reference.

**BACKGROUND OF THE INVENTION**

**A. Field of the Invention**

[0002] The present invention is directed to assessing the credit worthiness of a borrower. Specifically the invention is directed to a method of generating an advanced report for use in assessing the credit worthiness of a borrower in a potential financing transaction with a lender. The advanced report contains credit information and collateral information.

**B. Description of the Related Art**

[0003] One of the first steps a lender performs in assessing whether to provide financing to a potential borrower is determining the borrower’s credit worthiness. This often involves obtaining the personal credit history of the potential borrower from one or more credit reporting agencies. One of the deficiencies of the current methods is that they require the lender to contact each of the major credit reporting agencies. Another deficiency is that the lender is not provided with information regarding the borrower’s collateral; specifically, no real property information or valuation is provided with the credit report.

**SUMMARY OF THE INVENTION**

[0004] Having identified the aforementioned problems in the existing methods of value estimation, the inventors have developed the method of the present invention. As

described in the present application, the invention provides a method of generating an advanced report for use in assessing the credit worthiness of a borrower in a potential financing transaction with a lender. The advanced report contains credit information and collateral information.

[0005] The present invention discloses a method and program product for generating a report for use in assessing the credit worthiness of a borrower in a potential financing transaction with a lender, where the method comprises obtaining personal credit information about the borrower from a plurality of credit reporting services and combining the credit information, matching the borrower's address with a property in a database containing property information and obtaining property information pertaining to the matched property from the database. The method also includes obtaining value information about the matched property, aggregating the combined credit information about the borrower, the property information pertaining to the matched property and the value information pertaining to the matched property. A report is generated from the aggregated data.

[0006] Other features and advantages of the present invention will become apparent to those skilled in the art from the following detailed description. It should be understood, however, that the detailed description and specific examples, while indicating preferred embodiments of the present invention, are given by way of illustration and not limitation. Many changes and modifications within the scope of the present invention may be made without departing from the spirit thereof, and the invention includes all such modifications.

#### **BRIEF DESCRIPTION OF THE DRAWINGS**

[0007] The foregoing advantages and features of the invention will become apparent upon reference to the following detailed description and the accompanying drawings, of which:

[0008] Figure 1 is flowchart illustrating the preferred embodiment of the method of the present invention; and

[0009] Figure 2 shows an example of information retrieved from a public records database under the present invention.

## DETAILED DESCRIPTION OF THE INVENTION

[0010] The present invention is now described in detail with reference to the above-mentioned figures. The present invention can be summarized as a method of generating an advanced report for use in assessing the credit worthiness of a borrower in a potential financing transaction with a lender. The advanced report contains credit information and collateral information.

[0011] Figure 1 is a flowchart illustrating the preferred embodiment of the method of the present invention. Step 110 shows the first stage of the invention. In this stage, an order is received 115 from a customer who wants credit information regarding a borrower. This customer is often a lender in the financing transaction involving the prospective borrower. The order contains information about the borrower such as his legal name, social security number and residential address. This information is parsed by a merged engine 120. The merge engine may be a stand-alone device or may be embodied in a server. The merge engine then communicates with a plurality of credit reporting agencies in order to obtain credit information regarding the borrower. Presently, and in the preferred embodiment, there are three major credit reporting agencies from which credit information regarding the borrower will be collected. These agencies are shown in Figure 1 as Trans Union 125, Experian 130, Equifax 135. It will be apparent to those skilled in the art that any number of credit reporting agencies or similar sources of information can be queried and the present invention is not limited to the number of such agencies. The plurality of credit reporting agencies can be queried sequentially or, as in the preferred embodiment, in parallel. Such parallel queries allow for improved speed and efficiency in the final report generation.

[0012] Once the information regarding the borrower has been collected, the invention proceeds to the second stage 140. In this stage, the borrower's legal address is used to query a database 145 containing property information, preferably from public records. This public record's database 145 should include information from a large number of

real estate properties. The information collected in the database about these properties should include the assessed value, the legal description, the number of bedrooms and bathrooms, the property description including type of construction and style, and other descriptive attributes. Such information can be collected from state and municipal records, county assessors, tax authorities, and also from proprietary sources. The borrower's address is matched with the property in the database. This allows the invention to obtain property information regarding the borrower's residence. Figure 2 illustrates information retrieved from the public records database 145 according to the present invention. This information is used in preparing the final report.

[0013] The invention then proceeds to the third stage 150. In this stage, a present valuation of the matched property is obtained. Those skilled in the art will recognize that many methods exist for valuing real property and any such method may be used herein to generate the value of the matched property. One example of current methodology is Freddie Mac's Home Value Estimator (HVE). The HVE produces a computer-generated estimate of value by entering subject property characteristics, comparable sales in the immediate area of the subject, and other data into a proprietary regression model to produce an estimate of value. In the preferred embodiment, the value information provided by the value model 155 is based on such factors as an assessed value of the property and appraised value of the property as well as historic valuation data of the property. The value information shown in the generated report includes an estimated market value, a high value and a low value in addition to a level of confidence in the valuation (see Table 1).

[0014] The invention then proceeds to the fourth stage 160. In this stage, an aggregator engine 165 combines the credit information obtained from the credit reporting agencies about the borrower with the property information obtained from database 145 pertaining to the matched property and the value information obtained from value model 155 pertaining to the matched property.

[0015] The invention then proceeds to the fifth stage 170. In this stage, a report is generated from the aggregated data. This report is valuable to both banks and mortgage brokers in validating and qualifying the credit worthiness of the prospective loan client

since it extends beyond the traditional credit information available to include critical collateral information of the prospective borrower's residential property value. It combines public information regarding a property with credit information regarding a borrower. It significantly reduces the cost to the customer. For example, absent the present invention, the customer would need to contact multiple locations to order separate reports and maintain separate licenses in order to collect information from various sources. The cost of doing so would be almost twice that of obtaining the same information under the present invention. The report is formatted in a manner that mortgage brokers, bankers, and lenders can quickly assess a borrower's credit history, determine if all the lien holders on the subject property have been identified, and whether the subject property can be used as collateral for the loan period. All of this valuable information is contained in one report. Table 1 at the end of this specification provides an example of such a final generated report.

[0016] The method of the present invention may be performed by a central server. This server would contain or communicate with the various engines and database described above. The server would communicate via any known means with the credit reporting agencies. Customers of the service could submit orders to the server via the internet or any other known method. The report generated in accordance with the method of the present invention could be communicated to the customer via the internet or any known method. The present invention also includes a program product for generating such a report where the product comprises machine readable program code for causing, when executed, a machine to perform the method of the present invention as described above.

[0017] Referring again to Figure 1, it would be apparent to one skilled in the art that the various stages of the present invention can be performed in any order before the generation of the report in stage five.

[0018] As noted above, embodiments within the scope of the present invention include program products comprising computer-readable media for carrying or having computer-executable instructions or data structures stored thereon. Such computer-readable media can be any available media that can be accessed by a general purpose or special purpose computer. By way of example, such computer-readable media can comprise RAM,

ROM, EPROM, EEPROM, CD-ROM or other optical disk storage, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to carry or store desired program code in the form of computer-executable instructions or data structures and which can be accessed by a general purpose or special purpose computer. When information is transferred or provided over a network or another communications connection (either hardwired, wireless, or a combination of hardwired or wireless) to a computer, the computer properly views the connection as a computer-readable medium. Thus, any such connection is properly termed a computer-readable medium. Combinations of the above are also to be included within the scope of computer-readable media. Computer-executable instructions comprise, for example, instructions and data which cause a general purpose computer, special purpose computer, or special purpose processing device to perform a certain function or group of functions.

[0019] The invention is described in the general context of method steps, which may be implemented in one embodiment by a program product including computer-executable instructions, such as program code, executed by computers in networked environments. Generally, program modules include routines, programs, objects, components, data structures, etc. that perform particular tasks or implement particular abstract data types. Computer-executable instructions, associated data structures, and program modules represent examples of program code for executing steps of the methods disclosed herein. The particular sequence of such executable instructions or associated data structures represents examples of corresponding acts for implementing the functions described in such steps.

[0020] The present invention in some embodiments, may be operated in a networked environment using logical connections to one or more remote computers having processors. Logical connections may include a local area network (LAN) and a wide area network (WAN) that are presented here by way of example and not limitation. Such networking environments are commonplace in office-wide or enterprise-wide computer networks, intranets and the Internet. Those skilled in the art will appreciate that such network computing environments will typically encompass many types of

computer system configurations, including personal computers, hand-held devices, multi-processor systems, microprocessor-based or programmable consumer electronics, network PCs, minicomputers, mainframe computers, and the like. The invention may also be practiced in distributed computing environments where tasks are performed by local and remote processing devices that are linked (either by hardwired links, wireless links, or by a combination of hardwired or wireless links) through a communications network. In a distributed computing environment, program modules may be located in both local and remote memory storage devices.

[0021] An exemplary system for implementing the overall system or portions of the invention might include a general purpose computing device in the form of a conventional computer, including a processing unit, a system memory, and a system bus that couples various system components including the system memory to the processing unit. The system memory may include read only memory (ROM) and random access memory (RAM). The computer may also include a magnetic hard disk drive for reading from and writing to a magnetic hard disk, a magnetic disk drive for reading from or writing to a removable magnetic disk, and an optical disk drive for reading from or writing to removable optical disk such as a CD-ROM or other optical media. The drives and their associated computer-readable media provide nonvolatile storage of computer-executable instructions, data structures, program modules and other data for the computer.

[0022] Software and web implementations of the present invention could be accomplished with standard programming techniques with rule based logic and other logic to accomplish the various database searching steps, correlation steps, comparison steps and decision steps. It should also be noted that the word "component" as used herein and in the claims is intended to encompass implementations using one or more lines of software code, and/or hardware implementations, and/or equipment for receiving manual inputs.

[0023] The foregoing description of embodiments of the invention has been presented for purposes of illustration and description. It is not intended to be exhaustive or to limit the invention to the precise form disclosed, and modifications and variations are possible



in light of the above teachings or may be acquired from practice of the invention. The embodiments were chosen and described in order to explain the principals of the invention and its practical application to enable one skilled in the art to utilize the invention in various embodiments and with various modifications as are suited to the particular use contemplated.

[0024] Table 1 - Advanced Report Generated by Method of Present Invention

FIDELITY NATIONAL CREDIT SVCS  
MATCH MERGE INFILE CREDIT REPORT

File No: AHA99599  
Date: 10/09/03

Prepared for: TEST FNCS WEB SOLUTION/KINGSTON NY  
Repositories: Experian; Trans Union; Equifax

Attn: LORI CARL  
Case:

Borrower: JONATHAN Q CONSUMER SSN: 548-60-3388 AGE:  
Current Address: 460 BRIGHTON SALINAS, CA, 93901

*** Summary ***	Monthly	Curr	Curr Was	Now Derog	Clsd	Unrtd
Acct Type	Balance	Pay	Acct	30 60 90+ SD	30 60 90+ SD	Paid Misc
Revolving	\$ 14657	\$ 435	21	0 0 0 0	0 0 0 0	8** 1
Installment	\$ 31667	\$ 1453	1	0 0 0 0	2 1 0 0	43 0
Real Estate	\$ 253700	\$ 3278	4	0 0 0 0	0 0 0 0	6 0
Net 30	\$ 1020	\$ 0	0	0 0 0 0	0 0 0 2	0 0
Unknown	\$ 250	\$ 0	0	0 0 0 0	0 0 0 1	0 0
Totals	\$ 301294	\$ 5166	26	0 0 0 0	2 1 0 3	57** 1

90 Total Tradelines

114 Inquiries. 1-24 Month History: 2 x 30 0 x 60 3 x 90+  
3 Public Records. > 24 Month History: 5 x 30 2 x 60 25 x 90+  
Unknown History: 0 x 30 0 x 60 0 x 90+

Revolving Credit Available: \$76523 (82% of total revolving credit )

File Established: Oldest Account: 01/68 Newest Account: 07/01/03

PUBLIC RECORDS HAVE BEEN SYSTEMATICALLY CHECKED BY THE ABOVE ACCESSED BUREAUS

SD Seriously Delinquent contains such items as; Charge Offs, Collection Accts, Foreclosures, Repossessions, etc...

\*\* Contains Derogatory Credit Information.

[BUREAU IDENTIFIERS]

TUC-01 CONSUMER, JOHN Q SSN: 548-60-3388 DOB: 1952  
AKA: LORENZ, JASON, M  
AKA: CONSUMER, JIM  
CURR ADD: 08/01/02, 8374 S EVERETT APT AD LITTLETON, CO, 80128  
PREV ADD: 09/01/01, 2929 GREEN CASTLE PORTLAND, OR, 97232  
PREV ADD: N/A, 111 MAIN ATLANTA, GA, 30349  
CURR EMP: N/A, M  
PREV EMP: N/A, JONATHAN Q CONSUMER

TUC-02 CONSUMER, JON SSN: 548-60-3388 DOB: 01/01/51  
AKA: CONSUMER, JANE  
CURR ADD: 10/01/02, 1223 PLEASANT SCHENECTADY, NY, 12345  
PREV ADD: 07/01/02, 10655 BIRCH BURBANK, CA, 91502

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 1

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

PREV ADD: N/A, 15442 DEL AMO CARD SERVICES TUSTIN, CA, 92780  
PREV EMP: N/A, M  
PREV EMP: N/A, UNITED STATES POSTAL SERVICE WICHITA, KS [MAIL CARRIER]

TUC-03 SMITH, JOHN QUINCY 3 SSN: 548-60-3388 DOB: 1957

AKA: CONSUMER, JONATHAN, A, 3

AKA: CONSUMER, JOUH

CURR ADD: 05/01/03, 123 CHERRY STREET ABSECON, NJ, 08201

PREV ADD: 12/01/02, 4727 WILSHIRE LEONARD LEE TEST A APT A414 LOS ANGELES, CA, 90010

PREV ADD: N/A, 2035 BROADWAY CANANDAIGUA, NY, 14424

PREV EMP: N/A, MELLON BANK

PREV EMP: N/A, AJAX HARDWARE

EXP-01 JONATHAN QUINCY CONS, SSN: 999-99-9990 DOB: 1951

AKA: SSN: 234-56-7891

AKA: SSN: 123-45-6789

AKA: JACK CONSUMER

AKA: JOHN SMITH

AKA: JONATHAN SMITH JONES JR

CURR ADD: 06/95, 10655 N BIRCH ST BURBANK, CA, 91502-123

PREV ADD: N/A, 1314 SOPHIA LN APT 3 SANTA, AN, 92708-567

PREV ADD: N/A, 2600 BOWSER ST #312 LOS, AN, 90017-987

CURR EMP: N/A, AJAX HARDWARE LOS ANGELES CA, 90019

PREV EMP: 05/91, BELL AUTOMOTIVE BURBANK CA, 91503

[BUREAU SCORING]

TUC-01 MODEL: EMPIRICA (+)

REJECT CODE: 2 FILE NOT SCORED BECAUSE SUBJECT IS DECEASED.

TUC-02 MODEL: EMPIRICA (+)

REJECT CODE: 2 FILE NOT SCORED BECAUSE SUBJECT IS DECEASED.

TUC-03 MODEL: EMPIRICA (+)

REJECT CODE: 2 FILE NOT SCORED BECAUSE SUBJECT IS DECEASED.

EXP-01 MODEL: EXPERIAN/FAIR, ISAAC MODEL SCORE: 0700 (+)

FACTOR: 22 ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED.

FACTOR: 13 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT.

FACTOR: 18 NUMBER OF ACCOUNTS DELINQUENT.

FACTOR: 34

EXP-01 MODEL: EXPERIAN NATIONAL RISK SCORE SCORE: 0502 (+)

FACTOR: 19 AVERAGE AGE OF ACCOUNTS.

FACTOR: 35 DELINQUENCY ON BANK INSTALLMENT LOANS.

FACTOR: 01 TOO FEW ACCOUNTS NOW CURRENT.

FACTOR: 08 PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS OR LACK OF OPEN ACCOUNTS.

EXP-01 MODEL: EXPERIAN/MDS BANKRUPTCY MODEL SCORE: 0925 (+)

FACTOR: K RATIO OF BANK REVOLVING BALANCES TO CREDIT LIMITS OR LACK OF BANK REVOLVING ACCOUNT INFORMATION.

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 2

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

FACTOR: C PRESENCE OF DEROGATORY ACCOUNTS.  
FACTOR: H RECENTLY ACTIVE OR LACK OF BANK, RETAIL OR FINANCE  
ACCOUNTS.  
FACTOR: B PRESENCE OF DELINQUENT ACCOUNTS.

[BUREAU MESSAGES]

EXP-01 FACS+

FROM 03-01-2003 # OF INQS WITH THIS SSN = 08  
FROM 03-01-1996 # OF INQS WITH THIS ADDR = 15  
FIRST YEAR POSSIBLE FOR SSN ISSUANCE: 1965  
LAST YEAR POSSIBLE FOR SSN ISSUANCE: 1966

PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA  
91502/818.555.1212

EXP-01 FACS+

COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA  
90017/213.111.2222

EXP-01 FACS+

DOB: 01/10/1951 DOD: 03/30/1996  
CKPT: INPUT SSN RECORDED AS DECEASED

EFX-01 NO RECORD FOUND - CHECK INPUT FOR ACCURACY

TUC-01 TRANS-ALERT: RECORDED INQUIRIES ALERT

TUC-01 TRANS-ALERT: CURRENT HOUSE NUMBER IS A MISMATCH

TUC-02 TRANS-ALERT: RECORDED INQUIRIES ALERT

TUC-02 TRANS-ALERT: CURRENT HOUSE NUMBER IS A MISMATCH

TUC-03 TRANS-ALERT: RECORDED INQUIRIES ALERT

TUC-03 TRANS-ALERT: CURRENT HOUSE NUMBER IS A MISMATCH

TUC-03 TRANS-ALERT: SURNAME ALERT - MISMATCH

10/09/03

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PAGE 3

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
COURT NAME          ECOA   PLAINTIFF          ACCOUNT STATUS
DOCKET NUMBER       BC    DATE FILED        STATUS DATE  AMOUNT
=====
```

[PUBLIC RECORD ITEMS]

```
-----
U S BANKRUPTCY COURT  2          BK 13-FILE
35054539906234561    B    02/93          100000
                               EXP01
-----
```

```
-----
SO CALIF DISTRICT COU 1          CO LN REL
45078321              B    06/94          07/95      12450
                               EXP01
-----
```

```
-----
COUNTY SPR CT SANTA A 1  ALLIED COMPANY          JUDGMENT
7505853              B    09/93          1200
                               EXP01
-----
```

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST          HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM   LAST  HIGH  PMT      BAL DATE  ACCOUNT STATUS
                               SOURCE                                MOP
=====
```

[DEROGATORY ACCOUNTS]

```
-----
MOUNTAIN BK        2    SEC  03/93  43225    956          39 MONTH 03 00 00
3562A0197325346R B    60   11/96          956  19330 12/96  30 3 TIMES
                               EXP01                                I-2
-----
```

211111121111 12/96=30 05/96=30

111111111111

1

MAX DELINQ = 09/94

```
-----
CENTRAL BANK        1    AUT  12/93  22350    465          31 MONTH 01 00 00
23802654388        B    48   05/96          465  11050 06/96  30 DAY DEL
                               EXP01                                I-2
-----
```

211111111111 06/96=30

111111111111

1

10/09/03

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PAGE 4

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT    BAL DATE  ACCOUNT STATUS  MOP
SOURCE
=====
TROJAN PROFE      1   COL  05/01      615      00 MONTH 00 00 00
6811123654575324 B                750      615 07/01 COLL ACCT
TUC02                                O-9

P.O. BOX 1270
LOS ALAMITOS CA 90720
(714-220-6716)
*** PLACED FOR COLLECTION ***
Client Name: TROJAN PROFESSIONAL SERVICES
-----
TAL LEWIS         1   COL  06/97      405      00 MONTH 00 00 00
20198             B                405      405 07/97 COLL ACCT
TUC01                                O-9

580 E. SAN
COVINA CA 91723
(818-966-8341)
*** PLACED FOR COLLECTION ***
Client Name: TAL LEWIS INCORPORATED
-----
GUADJARA JWL      1   ISC  11/99      0          44 MONTH 02 00 01
128099            B   10   02/03    500      32    287 07/03 DEL WAS 90
TUC02                                I-2

2X4XXXXXXXXXX     07/03=30 05/03=90
XXXXX11211XX      12/01=30
MAX DELINQ = 05/01/03

200 E 4TH ST
SANTA ANA CA 92701
(714-547-5622)
-----
CREDIT AND COLLE 2   UNK  09/94    500          20 MONTH 00 00 00
98E543182136      B   UNK  04/96          250 04/96 COLL ACCT
EXP01                                U-9

999999999999
99999999
Client Name: DR. JOHN KILDARE
=====
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PAGE 5

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST      HISTORY  30 60 90
ACCOUNT NUMBER    BC   TERM  LAST  HIGH  PMT      BAL DATE  ACCOUNT STATUS
SOURCE                                     MOP
=====
BAY COMPANY       2   CHG  01/68  1400      99 MONTH 01 01 04
525556601         B   REV  05/96      0 05/96 DELINQ 180
                                   EXP01                                     R-7
7555432111111    04/96=120 03/96=120 02/96=120 01/96=90 12/95=60
1111111111111    11/95=30
*** ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER. ***
=====
```

[CURRENT OR PAID SATISFACTORY ACCOUNTS]

```
-----
HOME FINANCIAL    2   R/E  05/90 400000      92 MONTH 00 00 00
24000098500012   B   360  12/97      3128 234000 01/98 CURR ACCT
                                   EXP01                                     M-1
1111111111111
1111111111111
1
-----
ORTEACHERFCU     1   R/O  01/03      0      07 MONTH 00 00 00
7770801          B   180  01/03  20000    150  19550 07/03 CURR ACCT
                                   TUC02                                     M-1
1111111
15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
-----
STATE BANK       1   CRC  01/90  10000      85 MONTH 00 00 00
4271008232       B   REV  05/96  9612    255   8628 06/96 CURR ACCT
                                   EXP01                                     R-1
1111111111111
1111111111111
1
-----
EMPLOYEES CREDIT 2   CRC  02/85  10000      99 MONTH 00 00 00
525556601        B   REV  01/98  7108    180   6029 01/98 CURR ACCT
                                   EXP01                                     R-1
1111111111111
1111111111111
1
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PAGE 6

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

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=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY 30 60 90
ACCOUNT NUMBER    BC   TERM  LAST  HIGH  PMT    BAL DATE ACCOUNT STATUS
SOURCE                                     MOP
=====
HEMLOCKS          3   ISC   02/95  1000          17 MONTH 00 00 00
8285103111261     B   24    01/95          1000 06/96 CURR ACCT
EXP01                                     I-1
XXXXXXXXXXXXXX
XXXXX
-----
ORTEACHERFCU      1   R/O   01/03          0          07 MONTH 00 00 00
7770800           B   10    01/03  1150          150 07/03 CURR ACCT
TUC02                                     M-1
1111111
15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
-----
FST TECH CU       1   CRC   12/93   100          0          07 MONTH 00 00 00
9995              B   REV   07/99   100          0 01/00 CURR ACCT
TUC01                                     R-1
1111X11
PO BOX 2100
BEAVERTON OR 97075
(503-644-4034)
*** THE PAYMENT PATTERN START DATE IS 12/99 ***
-----
BANK 1 LAF        1   CRC   07/97          0          01 MONTH 00 00 00
433208000000      B   REV          0          0 09/97 CURR ACCT
TUC01                                     R-1
1
PO BOX 8650
WILMINGTON DE 19899
*** THE PAYMENT PATTERN START DATE IS 07/97 ***
-----
BMBY/CBUSA        1   CHG   09/96   500          0          00 MONTH 00 00 00
6011760100500019 B   REV          85          0 09/97 CURR ACCT
TUC01                                     R-1
P.O. BOX 8337
GRAY TN 37615
-----

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PAGE 7



TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT  BAL DATE  ACCOUNT STATUS  MOP
=====
JARED              1   CHG  11/93          0          00 MONTH 00 00 00
3000405017         B   REV          0          0 08/96 CURR ACCT
                                     TUC01                      R-1
375 GHENT RD
AKRON OH 44333
-----
POINTWSTCU         1   C/C  09/00   5000    0          11 MONTH 00 00 00
7620001996790010 B   REV          5000    0 06/02 CURR ACCT
                                     TUC01                      C-1
1111111X111
718 NE 12TH AVENUE
PORTLAND OR 97232
(503-546-5032)
-----
METROCU            4   C/C  08/98   2000    0          13 MONTH 00 00 00
41743600           B   REV          2000    0 08/03 CURR ACCT
                                     TUC01                      C-1
1111111111111
1
6611 CHICAGO AVE
WARREN MI 48092
(586-276-3000)
-----
CU OF SO CAL       4   AUT  03/01          0          01 MONTH 00 00 00
9000100001         B   60          20000   0 11/02 PAID ACCT
                                     TUC02                      I-1
1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
-----
CU OF SO CAL       1   SEC  11/01          0          01 MONTH 00 00 00
9000100002         B   36          5000    0 11/02 PAID ACCT
                                     TUC02                      I-1
1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
=====

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 8

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT  BAL DATE  ACCOUNT STATUS  MOP
SOURCE
=====
CU OF SO CAL      7   SEC  01/02      0      01 MONTH 00 00 00
9000100003        B   36      1000      0 11/02 PAID ACCT
TUC02                                I-1

1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
-----
CU OF SO CAL      1   AUT  07/02      0      01 MONTH 00 00 00
9000100004        B   1      25000      0 11/02 PAID ACCT
TUC02                                I-1

1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
-----
CU OF SO CAL      1   AUT  07/02      0      01 MONTH 00 00 00
9000100005        B   60      10000      0 11/02 PAID ACCT
TUC02                                I-1

1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
-----
CU OF SO CAL      1   AUT  07/02      0      01 MONTH 00 00 00
9000100006        B   48      10000      0 11/02 PAID ACCT
TUC02                                I-1

1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
-----
CU OF SO CAL      4   AUT  07/02      0      01 MONTH 00 00 00
9000100007        B   60      20000      0 11/02 PAID ACCT
TUC02                                I-1

1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
-----
```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 9

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST      HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT      BAL DATE  ACCOUNT STATUS  MOP
=====
CU OF SO CAL      1    AUT  12/01      0      0      0 11/02  01 MONTH 00 00 00
9000102525        B      0      0      0 11/02  PAID ACCT
                                         TUC02                      I-1

1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)
*** CLOSED ***

-----
CU OF SO CAL      1    AUT  02/03      0      0      0 04/03  01 MONTH 00 00 00
9000100008        B    72    45000  0 04/03  PAID ACCT
                                         TUC02                      I-1

1
8028 GREENLEAF AV
WHITTIER CA 90602
(562-365-1894)

-----
MERIWEST CU       1    CRC  09/01    100      0      0 09/03  19 MONTH 00 00 00
412172102        B    REV  06/03      0      0 09/03  CURR ACCT
                                         TUC02                      R-1

111111111111
11111111
POB 530953
SAN JOSE CA 95153
(408-256-4566)
*** THE PAYMENT PATTERN START DATE IS 02/02 ***

-----
ORANGE CO CU      1    CRC  05/02   11000      0      0 09/03  16 MONTH 00 00 00
4559740090090018 B    REV      0      0 09/03  CURR ACCT
                                         TUC02                      R-1

11111111
POB 11777
SANTA ANA CA 92711
(714-755-5900)

-----
HAROLDS FINL     1    CHG  04/99      0      0      0 09/03  27 MONTH 00 00 00
3059100568        B    REV      0      0 09/03  CURR ACCT
                                         TUC02                      R-1

111111111111
111111111111
765 ASP
NORMAN OK 73069
(405-329-4045)
-----

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 10

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY 30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT    BAL DATE ACCOUNT STATUS
SOURCE                                     MOP
=====
MEIER&FRANK      1   CHG  11/99   200    0    44 MONTH 00 00 00
189              B   REV           0    0 09/03 CURR ACCT
                                     TUC02                                R-1

111111111111
111111111111
P.O. BOX 60593
PHOENIX AZ 85082
-----
FIRST FUTURE     1   AUT  01/00           0    19 MONTH 00 00 00
504370801        B   60           0    0 08/01 PAID ACCT
                                     TUC02                                I-1

11X1111111111
11111111
PO BOX 509074
SAN DIEGO CA 92150
*** CLOSED ***
-----
MERIWEST CU      4   CLS  12/00  18200    0    03 MONTH 00 00 00
96946180002      B   REV           0    0 02/01 CURR ACCT
                                     TUC02                                C-1

XX1
5615 CHESBRO AVE
SAN JOSE CA 95123
(408-256-4566)
*** ACCOUNT CLOSED BY CONSUMER ***
-----
ORTEACHERFCU     1   R/O  11/01           0    01 MONTH 00 00 00
990804           B   10           0    0 06/02 PAID ACCT
                                     TUC02                                M-1

1
15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***
-----
ORTEACHERFCU     2   R/O  11/01           0    01 MONTH 00 00 00
990805           B   180        10000    0 06/02 PAID ACCT
                                     TUC02                                M-1

1
15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***
-----

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 11

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY 30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT  BAL DATE ACCOUNT STATUS MOP
=====
CYPRUS CU         1   CRC  03/02          0      14 MONTH 00 00 00
1104416300        B   REV  07/03          5      0 07/03 PAID ACCT
                                           TUC02                      R-1

XXXXXXXXXXXXX
X1
3505 SOUTH 8400 WE
MAGNA UT 84044
*** CLOSED ***

-----
TRAVEL CHARGE US 1   CRC  03/95  4000          34 MONTH 00 00 00
4271008232        B   REV  12/97  3612          0 12/97 PAID SATIS
                                           EXP01                      R-1

111111111111
111111111111
1

-----
ORTEACHERFCU      1   AUT  01/03          0      03 MONTH 00 00 00
7770802           B   60   04/03  15000        0 04/03 PAID ACCT
                                           TUC02                      I-1

X11
15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ISLAND SAVINGS    2   CRC  05/96  7000          18 MONTH 00 00 00
405855254820      B   REV  10/97  5700          0 10/97 CURR ACCT
                                           EXP01                      R-1

-111111111111
1111111
*** CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER. ***

-----
STPC/CBUSA        1   CCP  06/02  5000          0      12 MONTH 00 00 00
7972130103240051 B   REV          0          0 05/03 CURR ACCT
                                           TUC02                      R-1

111111111111
2195 N 1200 W.
LAYTON UT 84041
-----

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 12

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM   LAST  HIGH  PMT   BAL DATE  ACCOUNT STATUS  MOP
=====
TOOELE FCU        1   UNS   10/98      0      0      0 03/99  01 MONTH 00 00 00
401070000         B                   0      0      0 03/99  PAID ACCT
                                           TUC02                      I-1

1
POB T
TOOELE UT 84074
*** CLOSED ***

-----
ULTR/CBUSA        1   CCP   06/98   500    0      0 01/03  26 MONTH 00 00 00
6011652202000016 B   REV      0      0      0 01/03  CURR ACCT
                                           TUC02                      R-1

111111111111
111111111111
PO BOX 8189
GRAY TN 37615

-----
ULTR/CBUSA        1   CCP   06/98  1000    0      0 01/03  26 MONTH 00 00 00
6011652100500018 B   REV      0      0      0 01/03  CURR ACCT
                                           TUC02                      R-1

111111111111
111111111111
PO BOX 8189
GRAY TN 37615

-----
PEEBLES           1   CHG   10/98      0      0      0 07/02  02 MONTH 00 00 00
16132219         B   REV    200    0      0 07/02  CURR ACCT
                                           TUC02                      R-1

11
1 PEEBLES ST
SOUTH HILL VA 23970
(804-447-5200)

-----
NWC COMM FCU      1   AUT   11/99      0      0      0 01/00  02 MONTH 00 00 00
12708932         B   48   01/00  10000    0      0 01/00  PAID ACCT
                                           TUC02                      I-1

X1
701 S CHINA LAKE
RIDGECREST CA 93555
(619-371-7050)
*** CLOSED ***
=====

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 13

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST      HISTORY  30 60 90
ACCOUNT NUMBER    BC   TERM  LAST  HIGH   PMT      BAL DATE  ACCOUNT STATUS
SOURCE                                     MOP
=====
FIRST FUTURE      1   R/E  03/99      0      0      02 MONTH 00 00 00
504370809         B   120      0      50      0 11/99 PAID ACCT
TUC02                                           M-1

11
PO BOX 509074
SAN DIEGO CA 92150
-----
FIRST FUTURE      1   C/C  01/99      0      0      02 MONTH 00 00 00
504370807         B   REV      0      0      0 11/99 CURR ACCT
TUC02                                           C-1

11
PO BOX 509074
SAN DIEGO CA 92150
-----
FARMERS INS       1   CRC  01/02   1000      0      01 MONTH 00 00 00
984337400         B   REV  02/02   1000      0 03/03 CURR ACCT
TUC03                                           R-1

1
4680 WILSHIRE BLVD
LOS ANGELES CA 90010
*** THE PAYMENT PATTERN START DATE IS 02/02 ***
-----
FARMERS INS       1   CRC  06/01  25000      0      06 MONTH 00 00 00
984335100         B   REV  11/02  25000      0 03/03 CURR ACCT
TUC03                                           R-1

11XXX1
4680 WILSHIRE BLVD
LOS ANGELES CA 90010
*** THE PAYMENT PATTERN START DATE IS 10/02 ***
-----
FARMERS INS       2   CRC  10/00  15500      0      05 MONTH 00 00 00
984335000         B   REV  09/02  15500      0 03/03 CURR ACCT
TUC03                                           R-1

1XXX1
4680 WILSHIRE BLVD
LOS ANGELES CA 90010
*** THE PAYMENT PATTERN START DATE IS 09/02 ***
-----

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY 30 60 90
ACCOUNT NUMBER    BC   TERM  LAST  HIGH  PMT    BAL DATE ACCOUNT STATUS
SOURCE                                     MOP
=====
```

```
FARMERS INS      1   C/C   05/01   5000    0      11 MONTH 00 00 00
984331700        B   REV   12/02   5000      0 03/03 CURR ACCT
TUC03                                           R-1
```

11XXXXXXXXX1

4680 WILSHIRE BLVD  
LOS ANGELES CA 90010

\*\*\* THE PAYMENT PATTERN START DATE IS 12/02 \*\*\*

```
-----
BANK AMERICA     2   R/E   11/88      0      00 MONTH 00 00 00
1735943663       B   360      144000  1389    05/94 CURR ACCT
TUC03                                           M-1
```

479 CROSSPOINT PKW  
GETZVILLE NY 14068

[MISCELLANEOUS]

```
-----
CANANDNB         1   AUT   08/99      0      00 MONTH 00 00 00
1100446205       B   60   08/99      0      0 08/99 UNRATED
TUC01                                           I-0
```

72 S MAIN ST  
CANANDAIGUA NY 14424  
(716-394-4260)  
\*\*\* CLOSED \*\*\*

```
-----
FIN PART CU      1   AUT   06/96      0      00 MONTH 00 00 00
22721            B   35      20000      0 10/97 UNRATED
TUC01                                           I-0
```

7800 E IMPERIAL HY  
DOWNEY CA 90241  
(562-923-0311)  
\*\*\* CLOSED \*\*\*

```
-----
ORTEACHERFCU     1   AUT   09/97      0      00 MONTH 00 00 00
660800           B   48      28000      0 09/97 UNRATED
TUC01                                           I-0
```

15442 DEL AMO AV  
TUSTIN CA 92680  
(714-285-4000)  
\*\*\* CLOSED \*\*\*

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT    BAL DATE  ACCOUNT STATUS  MOP
SOURCE
=====
DMGT/CBUSA        1   CHG  08/95   300    0    00 MONTH 00 00 00
6011655500400010 B   REV          0    0 09/97 UNRATED
TUC01                                R-0
=====
```

POB 8637  
GRAY TN 37615

```
-----
ORTEACHERFCU      1   UNS  06/95          0    00 MONTH 00 00 00
9990800           B   24          1000  0 06/95 UNRATED
TUC01                                I-0
-----
```

15442 DEL AMO AV  
TUSTIN CA 92680  
(714-285-4000)  
\*\*\* CLOSED \*\*\*

```
-----
S&T BANK          1   UNS  02/00          0    02 MONTH 00 00 00
100040550400001 B   36          625    0 04/00 UNRATED
TUC03                                I-0
-----
```

800 PHILADELPHIA  
INDIANA PA 15701  
(724-349-2900)  
\*\*\* CLOSED \*\*\*

```
-----
CU OF SO CAL      1   AUT  05/03          0    01 MONTH 00 00 00
9000100009       B   72  05/03  85000  0 06/03 UNRATED
TUC02                                I-0
-----
```

8028 GREENLEAF AV  
WHITTIER CA 90602  
(562-365-1894)  
\*\*\* CLOSED \*\*\*

```
-----
MERIWEST CU       1   H/E  12/02          0    01 MONTH 00 00 00
96883480002      B   10  12/02  10300  0 12/02 UNRATED
TUC02                                M-0
-----
```

5615 CHESBRO AVE  
SAN JOSE CA 95123  
(408-256-4566)  
\*\*\* ACCOUNT CLOSED BY CONSUMER \*\*\*

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT    BAL DATE  ACCOUNT STATUS
SOURCE                                     MOP
=====
MERIWEST CU       1   R/O  12/02          0          01 MONTH 00 00 00
96883480003       B   180  12/02  25000          0 12/02 UNRATED
TUC02                                     M-0
=====
```

5615 CHESBRO AVE  
SAN JOSE CA 95123  
(408-256-4566)  
\*\*\* CLOSED \*\*\*

```
-----
ORTEACHERFCU     1   UNS  09/01          0          01 MONTH 00 00 00
990803           B   36          1500          0 09/01 UNRATED
TUC02                                     I-0
-----
```

15442 DEL AMO AV  
TUSTIN CA 92680  
(714-285-4000)  
\*\*\* CLOSED \*\*\*

```
-----
CAMBRDGP SVG     1   C/C  05/99          0          01 MONTH 00 00 00
500000000001     B   REV  07/01          0          0 01/03 UNRATED
TUC02                                     C-0
-----
```

1374 MASSACHUSETTS  
CAMBRIDGE MA 02139  
(617-864-8700)  
\*\*\* TRANSFER \*\*\*

```
-----
ORTEACHERFCU     1   UNS  05/02          0          01 MONTH 00 00 00
60800           B   36          3000          0 05/02 UNRATED
TUC02                                     I-0
-----
```

15442 DEL AMO AV  
TUSTIN CA 92680  
(714-285-4000)  
\*\*\* CLOSED \*\*\*

```
-----
ORTEACHERFCU     1   AUT  05/02          0          01 MONTH 00 00 00
660900           B   180          10000          0 05/02 UNRATED
TUC02                                     I-0
-----
```

15442 DEL AMO AV  
TUSTIN CA 92680  
(714-285-4000)  
\*\*\* CLOSED \*\*\*

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT  BAL DATE  ACCOUNT STATUS  MOP
=====
ORTEACHERFCU      1   SEC   05/03      0      01 MONTH 00 00 00
7770803           B    1      10      0 05/03 UNRATED
                                   TUC02                      I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   R/O   06/03      0      01 MONTH 00 00 00
7770804           B   10      0      0 06/03 UNRATED
                                   TUC02                      M-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   AUT   07/03      0      01 MONTH 00 00 00
7770807           B   36     1000      0 07/03 UNRATED
                                   TUC02                      I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
NWC COMM FCU      1   UNS   04/03      0      01 MONTH 00 00 00
12708901          B      04/03     500      0 04/03 UNRATED
                                   TUC02                      I-0

701 S CHINA LAKE
RIDGECREST CA 93555
(619-371-7050)
*** CLOSED ***

-----
NWC COMM FCU      1   UNS   04/03      0      01 MONTH 00 00 00
12708903          B   11   04/03     500      0 05/03 UNRATED
                                   TUC02                      I-0

701 S CHINA LAKE
RIDGECREST CA 93555
(619-371-7050)
*** CLOSED ***
=====

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE OPEN  LIMIT  PAST   HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT      BAL DATE  ACCOUNT STATUS
SOURCE                                     MOP
=====
```

```
EBTEL FCU        1   C/C  12/00      0      01 MONTH 00 00 00
766092201        B   REV  12/00  10000      0 02/03 UNRATED
TUC02                                           C-0
```

3120 CROW CANYON  
SAN RAMON CA 94583  
(510-734-8080)  
\*\*\* CLOSED \*\*\*

```
EBTEL FCU        1   AUT  09/01      0      01 MONTH 00 00 00
766096700        B   12   09/01   500      0 02/03 UNRATED
TUC02                                           I-0
```

3120 CROW CANYON  
SAN RAMON CA 94583  
(510-734-8080)  
\*\*\* CLOSED \*\*\*

```
ORTEACHERFCU    1   AUT  04/01      0      01 MONTH 00 00 00
990802           B   60      15000      0 04/01 UNRATED
TUC02                                           I-0
```

15442 DEL AMO AV  
TUSTIN CA 92680  
(714-285-4000)  
\*\*\* CLOSED \*\*\*

```
ORTEACHERFCU    2   AUT  03/01      0      00 MONTH 00 00 00
880808           B   60      10000      0 03/01 UNRATED
TUC02                                           I-0
```

15442 DEL AMO AV  
TUSTIN CA 92680  
(714-285-4000)  
\*\*\* CLOSED \*\*\*

```
ORANGE CO CU    1   CRC  11/01   5000      0      00 MONTH 00 00 00
4209730010140583 B   REV      0      0 11/01 UNRATED
TUC02                                           R-0
```

POB 11777  
SANTA ANA CA 92711  
(714-755-5900)  
\*\*\* ACCOUNT CLOSED BY CONSUMER \*\*\*

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE OPEN  LIMIT  PAST   HISTORY  30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT      BAL DATE ACCOUNT STATUS
SOURCE                                     MOP
=====
ORTEACHERFCU      1   UNS  02/01      0      00 MONTH 00 00 00
880807            B   48      10000      0 02/01 UNRATED
TUC02                                           I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   UNS  02/00      0      01 MONTH 00 00 00
660808            B   2      500      0 03/00 UNRATED
TUC02                                           I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   AUT  10/00      0      00 MONTH 00 00 00
8880804           B   36      2000      0 10/00 UNRATED
TUC02                                           I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      2   REC  01/00      0      01 MONTH 00 00 00
770801            B   36      12000      0 07/00 UNRATED
TUC02                                           I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   AUT  02/00      0      00 MONTH 00 00 00
88880808          B   60      12000      0 02/00 UNRATED
TUC02                                           I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***
=====

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```

=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST  HISTORY 30 60 90
ACCOUNT NUMBER    BC  TERM  LAST  HIGH  PMT    BAL DATE ACCOUNT STATUS MOP
=====
ORTEACHERFCU      1   AUT  02/00      0      01 MONTH 00 00 00
88880809          B   60      5000      0 03/00 UNRATED
                                   TUC02                                I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   UNS  10/00      0      00 MONTH 00 00 00
8880803          B   12      1200      0 10/00 UNRATED
                                   TUC02                                I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   AUT  09/00      0      00 MONTH 00 00 00
8880802          B   36      2000      0 09/00 UNRATED
                                   TUC02                                I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
ORTEACHERFCU      1   UNS  09/99      0      00 MONTH 00 00 00
8880800          B   24      500      0 09/99 UNRATED
                                   TUC02                                I-0

15442 DEL AMO AV
TUSTIN CA 92680
(714-285-4000)
*** CLOSED ***

-----
NWC COMM FCU      1   UNS  01/02      0      01 MONTH 00 00 00
12708919          B   24      600      0 02/02 UNRATED
                                   TUC02                                I-0

701 S CHINA LAKE
RIDGECREST CA 93555
(619-371-7050)
*** CLOSED ***
=====

```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

PAGE 21

TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

```
=====
ACCOUNT NAME      ECOA TYPE  OPEN  LIMIT  PAST      HISTORY  30 60 90
ACCOUNT NUMBER    BC   TERM  LAST  HIGH   PMT      BAL DATE  ACCOUNT STATUS
SOURCE                                     MOP
=====
NWC COMM FCU      1    UNS   01/02      0      01 MONTH 00 00 00
12708918          B    12    01/02    500      0 02/02 UNRATED
TUC02                                     I-0
=====
```

701 S CHINA LAKE  
RIDGECREST CA 93555  
(619-371-7050)  
\*\*\* CLOSED \*\*\*

```
-----
FARMERS INS      1    UNS   11/02      0      01 MONTH 00 00 00
984330102        B    12    11/02    2000      0 12/02 UNRATED
TUC03                                     I-0
-----
```

4680 WILSHIRE BLVD  
LOS ANGELES CA 90010  
\*\*\* CLOSED \*\*\*

```
-----
FARMERS INS      1    AUT   03/02      0      01 MONTH 00 00 00
984335700        B    60    05/02    5000      0 07/02 UNRATED
TUC03                                     I-0
-----
```

4680 WILSHIRE BLVD  
LOS ANGELES CA 90010  
\*\*\* CLOSED \*\*\*

```
-----
S&T BANK          1    UNS   02/00      0      02 MONTH 00 00 00
100040550400003 B    24      725      0 04/00 UNRATED
TUC03                                     I-0
-----
```

800 PHILADELPHIA  
INDIANA PA 15701  
(724-349-2900)  
\*\*\* CLOSED \*\*\*

[INQUIRIES]

```
-----
10/09/2003      TESTFNCSWEBSOLUTI/FNCS      TUC01
10/08/2003      NTN                          TUC02
                  525 SW FIRST
                  LAKE OSWEGO OR 97035
                  (800-228-0989)
-----
```

10/09/03

\*\*\*\*\* CONTINUED \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

10/08/2003	INFRM RESRCH PO BOX 2379 GARDEN GROVE CA 92842 (714-638-2855)	TUC02
10/08/2003	COLUMBIANATIONALBE/FA-NY 333 EARLE OVINGTON UNIONDALE NY 11553 (516-832-3400)	TUC01
10/08/2003	APPLE FCU 4029 RIDGETOP RD. FAIRFAX VA 22030 (703-323-0246)	TUC01
10/08/2003	376HOMESTEADFUNDI/CBCMTG 170 E TOWER ST COLOMBUS OH 43215 (614-222-4319)	TUC01
10/08/2003	HOGENE/NTN 525 SW FIRST LAKE OSWEGO OR 97035 (800-228-0989)	TUC01
10/08/2003	PERCENTAGELEN/NCOCREDITS 101 OVERLAND NORTH AURORA IL 60542 (630-897-6700)	TUC01
10/08/2003	EDUCATORS PO BOX 10407 BIRMINGHAM AL 35202 (205-581-8800)	TUC01
10/08/2003	KOLB PROPERT 1703 PEARL ST WAUKESHA WI 53186	TUC01
10/07/2003	NAVISTAR FIN PO BOX 4038 SCHAUMBURG IL 60168 (847-517-3500)	TUC02
10/07/2003	ST ANNE'S CU POB O FALL RIVER MA 02724 (508-676-8581)	TUC01
10/07/2003	COLUMBIANATIONAL-/FA-NY 333 EARLE OVINGTON UNIONDALE NY 11553 (516-832-3400)	TUC01
10/07/2003	VISIONMORTGAGE/CDS 2500 MAITLAND CENT MAITLAND FL 32751 (818-881-5398)	TUC01

10/09/03

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

10/07/2003	NETWORKCREDIT/NETWORKCRS 1463 OAKFIELD DR BRANDON FL 33511 (813-685-5678)	TUC01
10/07/2003	PERCENTAGELEN/NCOCREDITS 101 OVERLAND NORTH AURORA IL 60542 (800-925-6691)	TUC01
10/07/2003	AAACreditBureau/AAACB 15300 DEVONSHIRE MISSION HILLS CA 91345 (818-894-7501)	TUC01
10/06/2003	UNIONMITSUBI/UNIONMITSUB 3267 W OLYMPIC BLV LOS ANGELES CA 90006 (323-735-5555)	TUC02
10/06/2003	CONSCRDTBUDGET/CBASSOFIL IV EXECUTIVE CAMPUS CHERRY HILL NJ 08002 (609-795-3211)	TUC02
10/06/2003	TESTACCOUNT/ADVANTAGECR 15 W STRONG STREET PENSACOLA FL 32501 (850-470-9336)	TUC01
10/06/2003	COLUMBIANATIONAL-/FA-NY 333 EARLE OVINGTON UNIONDALE NY 11553 (516-832-3400)	TUC01
10/06/2003	PERCENTAGECORPORAT/INFO1 23622 CALABASAS RD CALABASAS CA 91302 (800-487-4887)	TUC01
10/06/2003	SUNRISECOMMUN/COMMCOCRDT 1156 N TUSTIN ORANGE CA 92867 (714-288-3535)	TUC01
10/06/2003	INNOVATIVESOFTW/NOAMERCR 270 STORKE RD GOLETA CA 93117 (805-563-8822)	TUC01
10/06/2003	LOANCOMANDERMORT/FDNGSTE 4520 EXECUTIVE DRI SAN DIEGO CA 92121 (877-493-1938)	TUC01
10/03/2003	NASSAU ED 264 E MERNICK RD VALLEY STREAM NY 11580 (576-561-0030)	TUC02

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

10/03/2003	COMMCO CRDT 1156 N TUSTIN ORANGE CA 92867 (714-288-3535)	TUC02
10/03/2003	THEMORTGAGEHOUSE/CCIS 5405 STOCKDALE HWY BAKERSFIELD CA 93309 (661-398-4700)	TUC01
10/03/2003	TESTACCOUNT/ADVANTAGECR 15 W STRONG STREET PENSACOLA FL 32501 (850-470-9336)	TUC01
10/03/2003	MORTGAGESUNLI/GARDENCITY 1135 COLLEGE DR GARDEN CITY KS 67846 (620-276-7631)	TUC01
10/03/2003	CTXMORTGAGECOM/CBASSOFIL IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-3211)	TUC01
10/03/2003	PERCENTAGELEN/NCOCREDITS 101 OVERLAND NORTH AURORA IL 60542 (630-897-6700)	TUC01
10/03/2003	NTNHQTEST/NTN 525 SW FIRST #105 SHERWOOD OR 97140 (503-635-1118)	TUC01
10/03/2003	1ST NATL BK 109 SOUTH WALNUT S LA CRESCENT MN 55947 (507-895-5600)	TUC01
10/03/2003	DEMOCUSTOMER/DATAFAXCRDT IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-2221)	TUC01
10/03/2003	ST ANNE'S CU POB O FALL RIVER MA 02724 (508-676-8581)	TUC01
10/03/2003	AMERICANHOMELoan/FDNGSTE 4520 EXECUTIVE DRI SAN DIEGO CA 92121 (877-493-1938)	TUC01
10/02/2003	MTG CRT SRV 225 S EAST ST INDIANAPOLIS IN 46202 (317-264-3800)	TUC01

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

10/02/2003	ST ANNE'S CU POB O FALL RIVER MA 02724 (508-676-8581)	TUC01
10/02/2003	FAIRWAYMORTGAGECOR/MCS 225 S. EAST STREET INDIANAPOLIS IN 46202 (317-264-3800)	TUC01
10/02/2003	DIVERSIFIEDF/CDS-MPCDEPT 2500 MAITLAND CENT MAITLAND FL 32751 (407-632-3365)	TUC01
10/01/2003	AAA CB 15300 DEVONSHIRE MISSION HILLS CA 91345 (818-894-7501)	TUC02
10/01/2003	AAACreditBureau/AAACB 15300 DEVONSHIRE MISSION HILLS CA 91345 (818-894-7501)	TUC01
10/01/2003	INNOVATIVESOFT/TUMRTGDPT 6111 OAK TREE BLVD INDEPENDENCE OH 44131 (216-643-3400)	TUC01
10/01/2003	ARLINGTONCAPIT/CBASSOFIL IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-3211)	TUC01
10/01/2003	MERITLENDINGCOM/FDNGSTE 4520 EXECUTIVE DRI SAN DIEGO CA 92121 (877-493-1938)	TUC01
10/01/2003	MONEYLINELEND/COMMCOCRD 1156 N TUSTIN ORANGE CA 92867 (714-288-3535)	TUC01
10/01/2003	COLUMBIANATIONAL/R/FA-NY 333 EARLE OVINGTON UNIONDALE NY 11553 (516-832-3400)	TUC01
10/01/2003	CREDIT DATA 1451 HARTMAN BOISE ID 83704 (208-322-3000)	TUC01
10/01/2003	CMMC-HOMELOANSGRP-/FAC 12395 FIRST AMERIC POWAY CA 92064 (800-255-0792)	TUC01

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

## [INQUIRIES]

09/30/2003	NTN 8366 SIX FORKS RD RALEIGH NC 27615 (919-844-8950)	TUC02
09/30/2003	NCO CREDIT S 101 OVERLAND NORTH AURORA IL 60542 (800-925-6691)	TUC02
09/30/2003	CHARTERFUNDIN/1STMAGNUSF 5285 EAST WILLIAMS TUCSON AZ 85711 (520-745-5100)	TUC02
09/30/2003	STURDYSAVINGSB/CBASSOFIL IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-3211)	TUC01
09/30/2003	EZREALTY/COMMCOCRD 1156 N TUSTIN ORANGE CA 92867 (714-288-3535)	TUC01
09/30/2003	SCANDIANAPARTMENTS/NTN 8366 SIX FORKS RD RALEIGH NC 27615 (919-844-8950)	TUC01
09/30/2003	GVMORTGAGEINC/MTGCRTSRV 225 S EAST ST INDIANAPOLIS IN 46202 (317-264-3800)	TUC01
09/30/2003	FREEDOMPROPERTIE/FDNGSTE 4520 EXECUTIVE DRI SAN DIEGO CA 92121 (877-493-1938)	TUC01
09/30/2003	RONSAOXNFORDINC/CREDCO 5626 RUFFIN ROAD SAN DIEGO CA 92123	TUC01
09/30/2003	HOLL. JEWL. 2848 S 6TH ST KLAMATH FALLS OR 97603 (541-884-9033)	TUC01
09/29/2003	376CENTRALCREDITB/CBCMTG 170 E TOWER ST COLOMBUS OH 43215 (614-222-4319)	TUC01
09/29/2003	THREERIVERSFED/MTGCRTSRV 225 S EAST ST INDIANAPOLIS IN 46202 (317-264-3800)	TUC01

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

09/29/2003	001FISERVEEASY/CBCCOMACS CR BUR COLUMBUS COLUMBUS OH 43215 (614-538-6045)	TUC01
09/29/2003	MONEYLINELEND/COMMCOCRDT 1156 N TUSTIN ORANGE CA 92867 (714-288-3535)	TUC01
09/29/2003	GATEWAYFINANCIALSE/INFO1 23622 CALABASAS RD CALABASAS CA 91302 (800-487-4887)	TUC01
09/29/2003	QuickenLoans/CHASECREDIT 6350 LAUREL CANYON NORTH HOLLYWOOD CA 91606 (818-762-6262)	TUC01
09/29/2003	CBABETATEST/CBASSOFIL IV EXECUTIVE CAMPUS CHERRY HILL NJ 08002 (609-795-3211)	TUC01
09/29/2003	CHOICEFINANC/CDS-MPCDEPT 2500 MAITLAND CENT MAITLAND FL 32751 (407-632-3365)	TUC01
09/29/2003	GERRARD CORP 420 S. 5TH ST. LA CROSSE WI 54602 (608-782-1600)	TUC01
09/29/2003	FNCS 918 ULSTER AVE KINGSTON NY 12401 (800-322-3880)	TUC01
09/29/2003	GFSINC5116/1SOURCEDAT 2120 LAS PALMAS ST CARLSBAD CA 92008 (800-922-1301)	TUC01
09/29/2003	LOANSOFTTESTACCOU/CBD 530 RIVERSIDE DR SALISBURY MD 21801 (410-742-9551)	TUC01
09/28/2003	INNOVATIVESOFT/TUMRTGDPT 6111 OAK TREE BLVD INDEPENDENCE OH 44131 (216-643-3400)	TUC01
09/26/2003	CBC MTG 170 E TOWER ST COLOMBUS OH 43215 (614-222-4319)	TUC02

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

09/26/2003	ACS 8205 SPAIN NE ALBUQUERQUE NM 87111	TUC02
09/26/2003	CTCS/TITL CR PO BOX 4410 KINGSTON NY 12402 (914-339-4053)	TUC02
09/26/2003	RENTPORT, IN 5889 GREENWOOD PLA GREENWOOD CO 80111 (888-387-1750)	TUC02
09/26/2003	DEMOCUSTOMER/DATAFAXCRDT IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-2221)	TUC01
09/26/2003	WAYPOINTBANKM/CBYMTGDEPT MORTGAGE CODE YORK PA 17401 (717-843-8685)	TUC01
09/26/2003	293REGALMORTGAGE/CBCMTG 170 E TOWER ST COLOMBUS OH 43215 (614-222-4319)	TUC01
09/26/2003	CARTERETMTG-COLUM/CDS 2500 MAITLAND CENT MAITLAND FL 32751 (818-881-5398)	TUC01
09/25/2003	BRAD FRANCIS 499 EMILIO LOPEZ R LOS LUNAS NM 87031 (505-866-3100)	TUC02
09/25/2003	RUOFFMORTGAGECOMPA/MCS 225 S. EAST STREET INDIANAPOLIS IN 46202 (317-264-3800)	TUC01
09/25/2003	STREETSMARTZAUTOS/CREDCO 5626 RUFFIN ROAD SAN DIEGO CA 92123	TUC01
09/25/2003	CBC MTG 170 E TOWER ST COLOMBUS OH 43215 (614-222-4319)	TUC01
09/25/2003	CREDIT DATA 1451 HARTMAN BOISE ID 83704 (208-322-3000)	TUC01

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

09/24/2003	SARMA 1801 BROADWAY SAN ANTONIO TX 78215	TUC01
09/24/2003	EXECUTIVE MT 18 CROW CANYON CT SAN RAMON CA 94583 (925-831-0161)	TUC01
09/24/2003	FLEXIBLEMORT/CDS-MPCDEPT 2500 MAITLAND CENT MAITLAND FL 32751 (407-632-3365)	TUC01
09/24/2003	TRUSTWORTHYMORTGAGE/CDS 2500 MAITLAND CENT MAITLAND FL 32751 (818-881-5398)	TUC01
09/24/2003	K & M WHLSLE 2909 EL CAMINO SANTA MARGARIT CA 93453 (805-438-3614)	TUC01
09/24/2003	DEMOCUSTOMER/DATAFAXCRDT IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-2221)	TUC01
09/24/2003	SUTTONPLACEAPTS/NTN 525 SW 1ST ST LAKE OSWEGO OR 97035 (800-228-0989)	TUC01
09/24/2003	376COLONIALHOMEFI/CBCMTG 170 E TOWER ST COLOMBUS OH 43215 (614-222-4319)	TUC01
09/24/2003	TOBIN ASSOC 926 HADDON AVENUE COLLINGSWOOD NJ 08108	TUC01
09/24/2003	CBABETATEST/CBASSOFIL IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-3211)	TUC01
09/24/2003	AMERIFILENDING, I/FDNGSTE 4520 EXECUTIVE DRI SAN DIEGO CA 92121 (877-493-1938)	TUC01
09/23/2003	CBABETATEST/CBASSOFIL IV EXECUTIVE CAMPU CHERRY HILL NJ 08002 (609-795-3211)	TUC01

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

[INQUIRIES]

09/23/2003

COMMCOCREDIT/COMMCOCRDT  
1156 N TUSTIN  
ORANGE CA 92867  
(714-288-3535)

TUC01

[CONSUMER STATEMENT]

-----  
TRANS UNION - BORROWER  
-----

FRAUD VICTIM DO NOT EXTEND CREDIT.  
-----

TRANS UNION - BORROWER  
-----

THIS IS A TEST FILE  
-----

TRANS UNION - BORROWER  
-----

THIS IS A TEST FILE  
-----

EXPERIAN - BORROWER  
-----

\*\*\*#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.  
-----

[CONSUMER REFERRAL INFORMATION]

-----  
EXPERIAN  
PO BOX 2002  
ALLEN  
TX  
75013  
(888) 397-3742

TRANS UNION  
2 BALDWIN PL  
PO BOX 1000  
CHESTER  
PA  
19022  
(800) 916-8800

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

EQUIFAX  
PO BOX 740241  
ATLANTA  
GA  
30374  
(800) 685-1111

This report was processed by Fidelity National Credit Svcs at 918 Ulster Avenue, Kingston, NY 12401 (800-322-3880) and contains information provided by the repositories identified above. The contents have not been verified and may include duplicate information. This report may be used for real estate lending purposes. This report is not a Residential Mortgage Credit Report as defined by FHA, VA, FNMA, and FHLMC. It does, however, comply with announcement 89-13 regarding Timesaver Documentation.

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\*\*\*\*\* END OF REPORT \*\*\*\*\*

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

*** WORKSHEET ***				
CREDITOR ACCOUNT NUMBER	BALANCE DATE	MONTHLY PAYMENT	BALANCE AMOUNT	SOURCE MOP
HOME FINANCIAL 24000098500012	01/98	3128	234000	EXP-01 M-1
ORTEACHERFCU 7770801	07/03	150	19550	TUC-02 M-1
ORTEACHERFCU 7770800	07/03	0	150	TUC-02 M-1
----- Real Estate Totals:		3278	253700	-----
MOUNTAIN BK 3562A0197325346R12345	12/96	956	19330	EXP-01 I-2
CENTRAL BANK 23802654388	06/96	465	11050	EXP-01 I-2
HEMLOCKS 8285103111261	06/96	0	1000	EXP-01 I-1
GUADJARA JWL 128099	07/03	32	287	TUC-02 I-2
----- Installment Totals:		1453	31667	-----
STATE BANK 4271008232	06/96	255	8628	EXP-01 R-1
EMPLOYEES CREDIT UNION 525556601	01/98	180	6029	EXP-01 R-1
----- Revolving Totals:		435	14657	-----
TROJAN PROFE 68111236545753243	07/01	0	615	TUC-02 O-9

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TEST FNCS WEB SOLUTION/KINGSTON

FILE NO: AHA99599  
JONATHAN Q CONSUMER

*** WORKSHEET ***				
CREDITOR ACCOUNT NUMBER	BALANCE DATE	MONTHLY PAYMENT	BALANCE AMOUNT	SOURCE MOP
TAL LEWIS 20198	07/97	0	405	TUC-01 O-9
CREDIT AND COLLECTION 98E543182136	04/96	0	250	EXP-01 U-9
Miscellaneous Totals:		0	1270	
Grand Totals:		5166	301294	

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\*\*\*\*\* END OF WORKSHEET \*\*\*\*\*

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FOURTH REPOSITORY REPORT

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Match Code = Matched Assessor Record  
 Fips Code = 06053  
 APN = 261-713-005  
 Property Address = 460 BRIGHTON ST  
 City = SALINAS  
 State = CA  
 Zip = 93907  
 ZIP4 = 2004  
 Owner Name = OROZCO, FERNANDO ,

---ASSESSMENT LEGAL

Tract No. = 971  
 Description = LAURENCE MEADOWS TRACT NO 971 LOT 5 BLK 2

---DEED LEGAL

Lot Number = 5  
 Land Lot = 2  
 City,Municipality,Township = SALINAS  
 Subdivision Name = LAURENCE MEADOWS  
 Tract No. = 971  
 Recorder's Map Ref = MB15 PG19

-VALUESURE DATA

Estimated Market Value = \$347,100  
 Low = \$329,700  
 High = \$364,500  
 Confidence = HIGH

-DEED RECORD PRIOR TRANSFER

Recording Date = 12/05/2002  
 Loan Amount = \$264,000  
 Lender Name = MIT LENDING  
 Interest Rate = 50000.000000%  
 2nd Loan Amount = 33000  
 Type Financing =

---MORTGAGE RECORDS

MORTGAGE RECORD #1  
 Loan Amount = \$279,200  
 Loan Type = Unknown  
 Interest Rate =

MORTGAGE RECORD #2  
 Loan Amount = \$26,800  
 Loan Type = Balloon  
 Interest Rate =

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END OF FOURTH REPOSITORY REPORT

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